

MoDOT and MSHP Medical Plan Frequently Asked Questions

Why is the Commission changing their contribution share to the medical plan premiums?

The Commission has been looking at ways to maintain quality health care for its employees and retirees. This change is necessary to continue to provide a sustainable benefit in the years to come.

Why are the current medical plan contribution levels not sustainable for MoDOT/MSHP?

Over the past several years, the Commission has absorbed most increases in medical plan costs. However, the price of medical services continues to increase each year and the Commission can no longer afford to sustain the current contribution levels.

If we can't afford the medical plan, what's the solution?

- 1) For active employees, the Commission will contribute 80 percent of coverage costs, with employees covering 20 percent. Today, the percentage paid for your medical coverage varies depending on your rate category.
- 2) For current retirees, the Commission will contribute 40 percent of coverage costs, with the retirees covering 60 percent.
- 3) There will be an entirely new retiree health care contribution strategy for future retirees. For employees who retire on or after January 1, 2014, the Commission contribution will be based on the employee's years of service, rather than a percentage of the monthly premium. Employees that retire prior to that date will remain in the existing 40/60 contribution plan. Those currently eligible for normal or early retirement by this date will receive a more detailed letter explaining their options and given the opportunity to make important family coverage decisions.

Rate changes will begin in 2012 and continue until all rate categories reach the appropriate cost share level.

Medical Plan Rates and Contribution Questions

Are my rates increasing for CY 2012?

Most subscriber rates are increasing for CY 2012. Please see the following link to view the CY 2012 MoDOT and MSHP Medical Plan premiums.

[2012 MoDOT & MSHP Medical Rate Chart](#)

Why is there an increase in the Active subscriber rates?

The percentage the employer is contributing towards your premium is changing. The Commission is seeking to achieve a consistent cost sharing contribution for all active subscribers at 80 percent Commission share and 20 percent subscriber share. Most active employee rate categories will be at the 80/20 share effective January 1, 2012. The employee-only category will be 88 percent Commission and 12 percent employee in CY 2012, moving to 80/20 effective January 1, 2013.

Why is there an increase in the Retired subscriber rates?

The Commission is seeking to achieve a consistent cost sharing contribution for all current Non-Medicare and Medicare retired subscribers at 40 percent Commission share and 60 percent subscriber share. To reach this contribution level, subscribers will experience an incremental increase until the 40/60 cost share is achieved. Also, Non-Medicare retired subscriber rates are increased due to an increase in claim costs.

Are there Spouse Contribution rates (Rates where spouses are both employed by MoDOT and/or MSHP) available?

No, spouse contribution rate categories are no longer available effective January 1, 2012. Further information will be sent to these plan participants explaining to them their most beneficial option for enrollment.

My spouse and I both work for or retired from MoDOT and/or MSHP. As employees/retirees, will we be required to enroll in separate plans?

No, you will not be required to enroll in separate plans. You will have the option to enroll in separate plans or as a dependent. Further information will be sent to these plan participants explaining to them their most beneficial option for enrollment.

Future Retiree Contribution Option Questions

What year will new retirees begin receiving contributions based on years of service?

Individuals retiring on or after January 1, 2014 will receive contributions based on years of service. At the time of retirement the retiree will have to choose one of the two options available and will not be allowed to change this option at a later date.

What is the amount of contribution an individual will receive for each year of service?

There are two options available to these individuals. For a comparison see the following chart:

[Retiree Contribution Options Comparison](#)

If I am eligible for retirement prior to January 1, 2014, is it more beneficial for me to retire prior to this date or after?

This is a decision that each individual will need to make based on their own personal situation. For a comparison see the following chart of the various options to assist in your decision making.

[Retiree Contribution Options Comparison](#)

Will the employer contribution share for individuals retiring prior to January 1, 2014 always remain at a 40/60 cost share?

This percentage cost share is subject to change in future years.

Will the \$10 or \$12 per year of service contribution change in future years?

This dollar amount is subject to change in future years.

Is there a maximum contribution amount an individual will receive with the \$10 or \$12 per year of service contribution?

Yes, the maximum contribution an individual will receive is at 35 years of service which equates to \$350 or \$420 per month.

What service time is calculated into the years of service for an individual?

The same service time in whole years that is used for calculating your retirement benefit with MPERS.

Medical Benefit Questions

Are the medical plan administrators changing for CY 2012?

No, Coventry Health Care will continue to provide the network of providers and payer of medical claims and Catalyst Rx will continue to provide the network of pharmacies and payer of prescription claims

What is the annual CY 2012 medical deductible amount?

The medical deductible for an individual is \$450 and the total for a family is \$1350.

How do you reach the family deductible?

If you have four or more participants enrolled in your plan this limitation may benefit you. Once your family unit has reached the \$1350 family deductible amount your covered expenses will then be applied to the applicable coinsurance amount.

What is the office visit co-pay for CY 2012?

The office visit co-pay is not changing from CY 2011. It will remain at \$25 per in-network office visit. This co-pay is for the office visit charge only and additional services will be applied to your deductible and/or coinsurance.

What is the CY 2012 Preventive Care Benefit amount?

There will no longer be a dollar limit for preventive care services. Effective January 1, 2012 medical preventive care services will be covered 100% if provided by an in-network provider in accordance with the Patient Protection and Affordable Care Act. Preventive services provided by out-of-network providers will not be covered.

Open Enrollment Questions

Who is eligible for the Open Enrollment Period?

- All benefit eligible active employees and their;
- lawful spouse;
- their eligible dependent children under the age of 26 regardless of their marital status (does not include the dependent child's spouse or children) or whether they have medical coverage through their employer; and
- other unemancipated dependents over age 26 may qualify if they are mentally incapacitated or physically disabled and incapable of self support.

What is the Open Enrollment Period?

The Open Enrollment Period will begin October 17, 2011 through November 14, 2011.

How do I enroll?

The Medical Enrollment Form can be found at the following link:

[Medical Enrollment Form](#)

The completed application and required documentation such as a birth certificate must be submitted and received in the Employee Benefits office no later than close of business on November 14, 2011. Additional documentation may be required once application is received.